

*This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.*

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***BULLETIN  
MARCH 31, 2006, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<b><u>CHANGE OF CONTROL APPLICATION</u></b>		
1-17-06	Watford City Bancshares, Inc., Watford City, to acquire 100% of the voting shares of Elgin Bancshares, Inc., Elgin	Approved by State Banking Board 3-2-06
3-22-06	Cornerstone Holding Company, Inc., Fargo, to acquire 100% of the common stock of Citizens Incorporated, Enderlin	Preliminary application
<b><u>MERGER APPLICATION</u></b>		
1-17-06	Farmers State Bank, Elgin, to merge into First International Bank & Trust, Watford City	Approved by State Banking Board 3-2-06
1-27-06	Centennial National Bank, Walker, MN, to merge into Security State Bank of North Dakota, Hannaford	Approved by State Banking Board 3-2-06
<b><u>APPLICATION TO CLOSE FACILITY</u></b>		
3-10-06	Western State Bank, Devils Lake, to close facility located at 2000 44 <sup>th</sup> St SW, Fargo	To be acted on by State Banking Board 5-11-06
<b><u>CLOSE LPO</u></b>		
3-16-06	Farmers State Bank of Crosby, Crosby, closed LPO located at 11661 East Cortez Drive, Scottsdale, AZ	Effective 3-17-06
<b><u>APPLICATION TO ESTABLISH A BRANCH</u></b>		
12-16-05	Town and Country Credit Union, Minot, to establish a branch at 3630 South Broadway, Minot	Approved by State Credit Union Board 3-3-06
<b><u>APPLICATION TO EXPAND FIELD OF MEMBERSHIP</u></b>		
11-16-05	Dakota Plains Credit Union, Edgeley, to expand its field of membership to include a 75 mile radius of Edgeley	Approved by State Credit Union Board 3-3-06
2-7-06	St. Alexius Community Credit Union, Bismarck, to expand its field of membership to include a 75 miles radius of Bismarck-Mandan	Comment period ends 4-17-06. To be acted on by State Credit Union Board 4-21-06.

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<u>APPLICATION TO EXPAND FIELD OF MEMBERSHIP (Continued)</u>		
3-23-06	Hometown Credit Union, Kulm, to expand its field of membership to include a 75 mile radius of Kulm and a 75 mile radius of Hazelton	Preliminary application
<u>MERGER APPLICATION</u>		
2-1-06	Kintyre Credit Union, Napoleon, to merge into First Community Credit Union, Jamestown	Comment period ends 4-17-06. To be acted on by State Credit Union Board 4-21-06.
<i>The following is compiled from the Office of the Comptroller of the Currency Bulletin listing applications the OCC received involving North Dakota nationally chartered banks.</i>		
	Great Plains National Bank, Belfield, to open branch at 119 First St SW, LaMoure	OCC Received 2-27-06
	Bremer Bank, National Association, Fargo, to open branch at 1204 19 <sup>th</sup> Ave N, Fargo	OCC Approved 3-2-06

USURY

The usury rate for unregulated lenders the month of April 2006 is **9.807%**.

**Once again, if you would prefer to receive this *Bulletin* by email instead of a copy in the mail, please provide the correct email address to Suzette Richardson at [srichard@state.nd.us](mailto:srichard@state.nd.us).**